



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name SOFI TECHNOLOGIES, INC.

City/State SAN FRANCISCO, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 15,834,903

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SOFI TECHNOLOGIES, INC.
234 FIRST STREET
SAN FRANCISCO, CA 94105

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	11,870,897				
Net income (\$000)	-280,401				
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.22														
+ Non-interest income	8.33														
– Overhead expense	15.24														
– Provision for credit losses	0.44														
+ Securities gains (losses)	0														
+ Other tax equivalent adjustments	0														
= Pretax net operating income (tax equivalent)	-3.15														
Net operating income	-3.15														
Net income	-3.15														
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	6.70														
Interest expense	1.30														
Net interest income (tax equivalent)	5.40														
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.21														
Earnings coverage of net loan and lease losses (X)	-19.33														
Allowance for loan and lease losses / Total loans and leases not held-for-sale	11.07														
Allowance for loan and lease losses / Total loans and leases	0.31														
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.01														
30–89 days past due loans and leases / Total loans and leases	0.26														
Liquidity and Funding															
Net noncore funding dependence	36.87														
Net short-term noncore funding dependence	2.74														
Net loans and leases / Total assets	70.40														
Capitalization															
Tier 1 leverage ratio	26.97														
Holding company equity capital / Total assets	34.74														
Total equity capital (including minority interest) / Total assets	34.74														
Common equity tier 1 capital / Total risk-weighted assets	23.96														
Net loans and leases / Equity capital (X)	2.03														
Cash dividends / Net income															
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets															
Equity capital															
Net loans and leases															
Noncore funding															
Parent Company Ratios															
Short-term debt / Equity capital	0														
Long-term debt / Equity capital	21.44														
Equity investment in subsidiaries / Equity capital	105.03														
Cash from ops + noncash items + op expense / Op expense + dividends	1,184.56														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	451,247						
Income from lease financing receivables.....	0						
Fully taxable income on loans and leases.....	451,247						
Tax-exempt income on loans and leases.....	0						
Estimated tax benefit on income on loans and leases.....	0						
Income on loans and leases (tax equivalent).....	451,247						
Investment interest income (tax equivalent).....	991						
Interest on balances due from depository institutions.....	4,356						
Interest income on other earning assets.....	9,211						
Total interest income (tax equivalent).....	465,805						
Interest on time deposits of \$250K or more.....	47						
Interest on time deposits < \$250K.....	251						
Interest on foreign office deposits.....	0						
Interest on other deposits.....	18,826						
Interest on other borrowings and trading liabilities.....	71,327						
Interest on subordinated debt and mandatory convertible securities.....	0						
Total interest expense.....	90,451						
Net interest income (tax equivalent).....	375,354						
Non-interest income.....	741,754						
Adjusted operating income (tax equivalent).....	1,117,108						
Overhead expense.....	1,357,241						
Provision for credit losses.....	39,387						
Securities gains (losses).....	-285						
Other tax equivalent adjustments.....	-343						
Pretax net operating income (tax equivalent).....	-280,401						
Applicable income taxes.....	628						
Tax equivalent adjustments.....	-628						
Applicable income taxes (tax equivalent).....	0						
Minority interest.....	0						
Net income before discontinued operations, net of minority interest.....	-280,401						
Discontinued operations, net of applicable income taxes.....	0						
Net income attributable to holding company.....	-280,401						
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-280,401						
Investment securities income (tax equivalent).....	991						
US Treasury and agency securities (excluding mortgage-backed securities) ..	127						
Mortgage-backed securities.....	20						
All other securities.....	844						
Cash dividends declared.....	30,236						
Common.....	0						
Preferred.....	30,236						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

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Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	5.23														
Less: Interest expense	1.02														
Equals: Net interest income (tax equivalent)	4.22														
Plus: Non-interest income	8.33														
Equals: adjusted operating income (tax equivalent)	12.55														
Less: Overhead expense	15.24														
Less: Provision for credit losses	0.44														
Plus: Realized gains (losses) on held-to-maturities securities	0														
Plus: Realized gains (losses) on available-for-sale securities	0														
Plus: other tax equivalent adjustments	0														
Equals: Pretax net operating income (tax equivalent)	-3.15														
Less: Applicable income taxes (tax equivalent)	0														
Less: Minority interest	0														
Equals: Net operating income	-3.15														
Plus: Net extraordinary items	0														
Equals: Net income	-3.15														
Memo: Net income (last four quarters)															
Net income—BHC and noncontrolling (minority) interest	-3.15														
Margin Analysis															
Average earning assets / Average assets	78.10														
Average interest-bearing funds / Average assets	61.84														
Interest income (tax equivalent) / Average earning assets	6.70														
Interest expense / Average earning assets	1.30														
Net interest income (tax equivalent) / Average earning assets	5.40														
Yield or Cost															
Total loans and leases (tax equivalent)	7.70														
Interest-bearing bank balances	0.56														
Federal funds sold and reverse repos															
Trading assets	3.62														
Total earning assets	6.70														
Investment securities (tax equivalent)	0.56														
US Treasury and agency securities (excluding mortgage-backed securities)	0.11														
Mortgage-backed securities	0.27														
All other securities	1.51														
Interest-bearing deposits	1.31														
Time deposits of \$250K or more	0.59														
Time deposits < \$250K	0.20														
Other domestic deposits	0.93														
Foreign deposits															
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	2.16														
All interest-bearing funds	1.64														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	741,754				
Fiduciary activities income					
Service charges on deposit accounts - domestic	0				
Trading revenue	-3,189				
Investment banking fees and commissions	5,997				
Insurance activities revenue	0				
Venture capital revenue	0				
Net servicing fees	30,003				
Net securitization income	-28,601				
Net gains (losses) on sales of loans, OREO, other assets	465,815				
Other non-interest income	270,407				
Total overhead expenses	1,357,241				
Personnel expense	619,441				
Net occupancy expense	33,613				
Goodwill impairment losses	0				
Amortization expenses and impairment loss (other intangible assets)	67,828				
Other operating expenses	636,359				
Fee income on mutual funds and annuities	0				
Memoranda					
Assets under management in proprietary mutual funds and annuities	0				
Number of equivalent employees	4,165				
Average personnel expense per employee	148.73				
Average assets per employee	2,850.16				

Analysis Ratios

Mutual fund fee income / Non-interest income	0														
Overhead expenses / Net Interest Income + non-interest income	121.46														

Percent of Average Assets

Total overhead expense	15.24														
Personnel expense	6.96														
Net occupancy expense	0.38														
Other operating expenses	7.91														
Overhead less non-interest income	6.91														

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	121.50														
Personnel expense	55.45														
Net occupancy expense	3.01														
Other operating expenses	63.04														
Total non-interest income	66.40														
Fiduciary activities income	0														
Service charges on domestic deposit accounts	0														
Trading revenue	-0.29														
Investment banking fees and commissions	0.54														
Insurance activities revenue	0														
Venture capital revenue	0														
Net servicing fees	2.69														
Net securitization income	-2.56														
Net gain (loss) - sales of loans, OREO, and other assets	41.70														
Other non-interest income	24.21														
Overhead less non-interest income	55.10														
Applicable income taxes / Pretax net operating income (tax equivalent)															
Applicable income tax + TE / Pretax net operating income + TE															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	181,394						
Commercial and industrial loans	8,320						
Loans to individuals	10,992,851						
Loans to depository institutions and acceptances of other banks	0						
Agricultural loans	0						
Other loans and leases	0						
Less: Unearned income	0						
Loans and leases, net of unearned income	11,182,565						
Less: Allowance for loan and lease losses	34,371						
Net loans and leases	11,148,194						
Debt securities that reprice or mature in over 1 year	114,132						
Mutual funds and equity securities	63,844						
Subtotal	11,326,170						
Interest-bearing bank balances	873,309						
Federal funds sold and reverse repos	0						
Debt securities that reprice or mature within 1 year	171,436						
Trading assets	262,099						
Total earning assets	12,633,014						
Non-interest-bearing cash and due from depository institutions	138,585						
Premises, fixed assets, and leases	264,831						
Other real estate owned	0						
Investment in unconsolidated subsidiaries	0						
Intangible and other assets	2,798,473						
Total assets	15,834,903						
Quarterly average assets	13,738,757						
Average loans and leases (YTD)	7,814,667						
Memoranda							
Loans held-for-sale	10,872,039						
Loans not held-for-sale	310,526						
Real estate loans secured by 1-4 family	100,266						
Commercial real estate loans	80,056						
Construction and land development	1,862						
Multifamily	49,932						
Nonfarm nonresidential	28,262						
Real estate loans secured by farmland	1,072						
Total investment securities	349,412						
U.S. Treasury securities	207,921						
US agency securities (excluding mortgage-backed securities)	0						
Municipal securities	2,492						
Mortgage-backed securities	8,168						
Asset-backed securities	9,011						
Other debt securities	57,976						
Mutual funds and equity securities	63,844						
Available-for-sale securities	285,568						
U.S. Treasury securities	207,921						
US agency securities (excluding mortgage-backed securities)	0						
Municipal securities	2,492						
Mortgage-backed securities	8,168						
Asset-backed securities	9,011						
Other debt securities	57,976						
Mutual funds and equity securities	0						
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-9,540						
Structured notes, fair value	0						
Pledged securities	0						

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	96,681						
NOW, ATS and transaction accounts	2,520,478						
Time deposits less brokered deposits < \$250K	-93,654						
MMDA and other savings accounts	1,908,875						
Other non-interest-bearing deposits	0						
Core deposits	4,432,380						
Time deposits of \$250K or more	12,266						
Foreign deposits	0						
Federal funds purchased and repos	0						
Secured federal funds purchased	0						
Commercial paper	0						
Other borrowings w/remaining maturity of 1 year or less	750,016						
Other borrowings w/remaining maturity over 1 year	3,864,240						
Brokered deposits < \$250K	593,903						
Noncore funding	5,220,425						
Trading liabilities	0						
Subordinated notes and debentures + trust preferred securities	0						
Other liabilities	680,718						
Total liabilities	10,333,523						
Equity Capital							
Perpetual preferred stock (including surplus)	320,374						
Common stock	92						
Common surplus	6,654,026						
Retained earnings	-1,463,513						
Accumulated other comprehensive income	-9,599						
Other equity capital components	0						
Total holding company equity capital	5,501,380						
Noncontrolling (minority) interest in subsidiaries	0						
Total equity capital, including minority interest	5,501,380						
Total liabilities and capital	15,834,903						
Memoranda							
Non-interest-bearing deposits	96,681						
Interest-bearing deposits	4,941,868						
Total deposits	5,038,549						
Long-term debt that reprices within 1 year	2,517,298						
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,697,703						
Accounting restatements	0						
Net income	-280,401						
Net sale of new perpetual preferred stock	0						
Net sale of new common stock	246,211						
Sale of treasury stock	0						
Less: Purchase of treasury stock	0						
Changes incident to business combinations	876,232						
Less: Dividends declared	30,236						
Change in other comprehensive income	-8,129						
Changes in debit to ESOP liability	0						
Other adjustments to equity capital	0						
Holding company equity capital, ending balance	5,501,380						

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	1.15														
Commercial and industrial loans	0.05														
Loans to individuals	69.42														
Loans to depository institutions and acceptances of other banks	0														
Agricultural loans	0														
Other loans and leases	0														
Net loans and leases	70.40														
Debt securities over 1 year	0.72														
Mutual funds and equity securities	0.40														
Subtotal	71.53														
Interest-bearing bank balances	5.52														
Federal funds sold and reverse repos	0														
Debt securities 1 year or less	1.08														
Trading assets	1.66														
Total earning assets	79.78														
Non-interest cash and due from depository institutions	0.88														
Other real estate owned	0														
All other assets	19.35														
Memoranda															
Short-term investments	6.60														
U.S. Treasury securities	1.31														
US agency securities (excluding mortgage-backed securities)	0														
Municipal securities	0.02														
Mortgage-backed securities	0.05														
Asset-backed securities	0.06														
Other debt securities	0.37														
Loans held-for-sale	68.66														
Loans held for investment	1.96														
Real estate loans secured by 1-4 family	0.63														
Revolving	0														
Closed-end, secured by first liens	0.63														
Closed-end, secured by junior liens	0														
Commercial real estate loans	0.51														
Construction and land development	0.01														
Multifamily	0.32														
Nonfarm nonresidential	0.18														
Real estate loans secured by farmland	0.01														

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Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	1.62														
Real estate loans secured by 1–4 family	0.90														
Revolving	0														
Closed-end	0.90														
Commercial real estate loans	0.72														
Construction and land development	0.02														
1–4 family	0														
Other	0.02														
Multifamily	0.45														
Nonfarm nonresidential	0.25														
Owner-occupied	0.13														
Other	0.12														
Real estate loans secured by farmland	0.01														
Loans to depository institutions and acceptances of other banks	0														
Commercial and industrial loans	0.07														
Loans to individuals	98.30														
Credit card loans	1.95														
Agricultural loans	0														
Other loans and leases	0														
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	5.68														
Real estate loans secured by 1–4 family	3.14														
Revolving	0														
Closed-end	3.14														
Commercial real estate loans	2.51														
Construction and land development	0.06														
1–4 family	0														
Other	0.06														
Multifamily	1.56														
Nonfarm nonresidential	0.89														
Owner-occupied	0.45														
Other	0.44														
Real estate loans secured by farmland	0.03														
Loans to depository institutions and acceptances of other banks	0														
Commercial and industrial loans	0.26														
Loans to individuals	344.40														
Credit card loans	6.82														
Agricultural loans	0														
Other loans and leases	0														
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.59														
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.06														
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.51														

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Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	6.60														
Liquid assets	9.41														
Investment securities	2.21														
Net loans and leases	70.40														
Net loans, leases and standby letters of credit	70.40														
Core deposits	27.99														
Noncore funding	32.97														
Time deposits of \$250K or more	0.08														
Foreign deposits	0														
Federal funds purchased and repos	0														
Secured federal funds purchased	0														
Net federal funds purchased (sold)	0														
Commercial paper	0														
Other borrowings w/remaining maturity of 1 year or less	4.74														
Earning assets that reprice within 1 year	8.88														
Interest-bearing liabilities that reprice within 1 year	0.10														
Long-term debt that reprices within 1 year	15.90														
Net assets that reprice within 1 year	-7.11														
Other Liquidity and Funding Ratios															
Net noncore funding dependence	36.87														
Net short-term noncore funding dependence	2.74														
Short-term investment / Short-term noncore funding	77.12														
Liquid assets - short-term noncore funding / Nonliquid assets	0.94														
Net loans and leases / Total deposits	221.26														
Net loans and leases / Core deposits	251.52														
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.30														
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0														
Available-for-sale securities	81.73														
U.S. Treasury securities	59.51														
US agency securities (excluding mortgage-backed securities)	0														
Municipal securities	0.71														
Mortgage-backed securities	2.34														
Asset-backed securities	2.58														
Other debt securities	16.59														
Mutual funds and equity securities	18.27														
Debt securities 1 year or less	49.06														
Debt securities 1 to 5 years	28.72														
Debt securities over 5 years	3.94														
Pledged securities	0														
Structured notes, fair value	0														
Percent Change from Prior Like Quarter															
Short-term investments															
Investment securities															
Core deposits															
Noncore funding															

BHC Name

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)					
Commit: Secured commercial real estate loans	91				
Commit: Unsecured real estate loans	0				
Credit card lines (reported semiannually, June/Dec)					
Securities underwriting	0				
Standby letters of credit	0				
Commercial and similar letters of credit	0				
Securities lent	0				
Credit derivatives - notional amount (holding company as guarantor)	0				
Credit derivatives - notional amount (holding company as beneficiary)	0				
Credit derivative contracts w/ purchased credit protection-investment grade	0				
Credit derivative contracts w/ purchased credit protection-noninvest grade	0				
Derivative Contracts					
Interest rate futures and forward contracts	172,000				
Written options contracts (interest rate)	130,312				
Purchased options contracts (interest rate)	810,000				
Interest rate swaps	5,265,000				
Futures and forward foreign exchange	0				
Written options contracts (foreign exchange)	0				
Purchased options contracts (foreign exchange)	0				
Foreign exchange rate swaps	0				
Commodity and other futures and forward contracts	0				
Written options contracts (commodity and other)	0				
Purchased options contracts (commodity and other)	0				
Commodity and other swaps	0				

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)															
Standby letters of credit	0														
Commercial and similar letters of credit	0														
Securities lent	0														
Credit derivatives - notional amount (holding company as guarantor)	0														
Credit derivatives - notional amount (holding company as beneficiary)	0														
Credit derivative contracts w/ purchased credit protection-investment grade	0														
Credit derivative contracts w/ purchased credit protection-noninvest grade	0														
Derivative contracts	40.27														
Interest rate contracts	40.27														
Interest rate futures and forward contracts	1.09														
Written options contracts (interest rate)	0.82														
Purchased options contracts (interest rate)	5.12														
Interest rate swaps	33.25														
Foreign exchange contracts	0														
Futures and forward foreign exchange contracts	0														
Written options contracts (foreign exchange)	0														
Purchased options contracts (foreign exchange)	0														
Foreign exchange rate swaps	0														
Equity, commodity, and other derivative contracts	0														
Commodity and other futures and forward contracts	0														
Written options contracts (commodity and other)	0														
Purchased options contracts (commodity and other)	0														
Commodity and other swaps	0														
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)															

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	6,377,312				
Interest rate contracts	6,377,312				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Derivatives Position					
Futures and forwards	172,000				
Written options	130,312				
Exchange-traded	0				
Over-the-counter	130,312				
Purchased options	810,000				
Exchange-traded	0				
Over-the-counter	810,000				
Swaps	5,265,000				
Held for trading	0				
Interest rate contracts	0				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Non-traded	6,377,312				
Interest rate contracts	6,377,312				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Derivative contracts (excluding futures and FX 14 days or less)	6,247,000				
One year or less	172,000				
Over 1 year to 5 years	5,830,000				
Over 5 years	245,000				
Gross negative fair value (absolute value)	24,081				
Gross positive fair value	14,012				
Held for trading	0				
Non-traded	14,012				
Current credit exposure on risk-based capital derivative contracts	14,012				
Credit losses on derivative contracts	0				
Past Due Derivative Instruments Fair Value					
30–89 days past due	0				
90+ days past due	0				

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100														
Foreign exchange contracts	0														
Equity, commodity, and other contracts	0														
Futures and forwards	2.70														
Written options	2.04														
Exchange-traded	0														
Over-the-counter	2.04														
Purchased options	12.70														
Exchange-traded	0														
Over-the-counter	12.70														
Swaps	82.56														
Held for trading	0														
Interest rate contracts	0														
Foreign exchange contracts	0														
Equity, commodity, and other contracts	0														
Non-traded	100														
Interest rate contracts	100														
Foreign exchange contracts	0														
Equity, commodity, and other contracts	0														
Derivative contracts (excluding futures and forex 14 days or less)	97.96														
One year or less	2.70														
Over 1 year to 5 years	91.42														
Over 5 years	3.84														
Gross negative fair value (absolute value)	0.38														
Gross positive fair value	0.22														
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01														
Gross positive fair value (X)	0														
Held for trading (X)	0														
Non-traded (X)	0														
Current credit exposure (X)	0														
Credit losses on derivative contracts	0														
Past Due Derivative Instruments Fair Value															
30–89 days past due	0														
90+ days past due	0														
Other Ratios															
Current credit exposure / Risk-weighted assets	0.11														

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	7,037				
Gross losses	12,469				
Write-downs, transfers to loans held-for-sale	0				
Recoveries	35				
Net losses	12,434				
Provision for loan and lease losses	39,387				
Adjustments	381				
Ending balance	34,371				
Memo: Allocated transfer risk reserve (ATTR)	0				

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.44														
Provision for loan and lease losses / Average loans and leases	0.67														
Provision for loan and lease losses / Net loan and lease losses	316.77														
Allowance for loan and lease losses / Total loans and leases not held for sale	11.07														
Allowance for loan and lease losses / Total loans and leases	0.31														
Allowance for loan and lease losses / Net loans and leases losses (X)	2.07														
Allowance for loan and lease losses / Nonaccrual assets	4,412.20														
ALLL / 90+ days past due + nonaccrual loans and leases	274.92														
Gross loan and lease losses / Average loans and leases	0.21														
Recoveries / Average loans and leases	0														
Net losses / Average loans and leases	0.21														
Write-downs, transfers to loans held-for-sale / Average loans and leases	0														
Recoveries / Prior year-end losses															
Earnings coverage of net loan and lease losses (X)	-19.33														

Net Loan and Lease Losses By Type

Real estate loans	0														
Real estate loans secured by 1-4 family	0														
Revolving	0														
Closed-end	0														
Commercial real estate loans	0														
Construction and land development	0														
1-4 family	0														
Other	0														
Multifamily	0														
Nonfarm nonresidential	0														
Owner-occupied	0														
Other	0														
Real estate loans secured by farmland	0														
Commercial and industrial loans	-0.06														
Loans to individuals	0.15														
Credit card loans	7.62														
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases															

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	29,448				
90+ days past due loans and leases	11,723				
Nonaccrual loans and leases	779				
Total past due and nonaccrual loans and leases	41,950				
Restructured 30–89 days past due	0				
Restructured 90+ days past due	0				
Restructured nonaccrual	565				
Total restructured loans and leases	565				
30–89 days past due loans held for sale	21,375				
90+ days past due loans held for sale	3,447				
Nonaccrual loans held for sale	0				
Total past due and nonaccrual loans held for sale	24,822				
Restructured loans and leases in compliance	120				
Other real estate owned	0				
Other Assets					
30–89 days past due	0				
90+ days past due	0				
Nonaccrual	0				
Total other assets past due and nonaccrual	0				

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.26														
90+ days past due loans and leases	0.10														
Nonaccrual loans and leases	0.01														
90+ days past due and nonaccrual loans and leases	0.11														
30–89 days past due restructured	0														
90+ days past due restructured	0														
Nonaccrual restructured	0.01														
30–89 days past due loans held for sale	0.19														
90+ days past due loans held for sale	0.03														
Nonaccrual loans held for sale	0														
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.26														
90+ days past due assets	0.10														
Nonaccrual assets	0.01														
30+ days past due and nonaccrual assets	0.38														
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.08														
90+ days past due and nonaccrual assets + other real estate owned	0.08														
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.01														
Allowance for loan and lease losses	2.62														
Equity capital + allowance for loan and lease losses	0.02														
Tier 1 capital + allowance for loan and lease losses	0.03														
Loans and leases + other real estate owned	0.01														

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.37														
	90+ days past due	0														
	Nonaccrual	0														
Commercial and industrial	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	9.36														
Individuals	30–89 days past due	0.26														
	90+ days past due	0.11														
	Nonaccrual	0														
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Revolving	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Closed-end	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Junior lien	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Commercial real estate	30–89 days past due	0.83														
	90+ days past due	0														
	Nonaccrual	0														
Construction and development	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
1–4 family	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Other	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Multifamily	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Nonfarm non-residential	30–89 days past due	2.36														
	90+ days past due	0														
	Nonaccrual	0														
Owner Occupied	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Other	30–89 days past due	2.36														
	90+ days past due	0														
	Nonaccrual	0														
Farmland	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Credit card	30–89 days past due	3.40														
	90+ days past due	3.80														
	Nonaccrual	0														

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	6,654,117				
Retained earnings	-1,463,513				
Accumulated other comprehensive income (AOCI)	-9,599				
Common equity tier 1 minority interest	0				
Common equity tier 1 capital before adjustments/deductions	5,181,005				
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,033,093				
Accumulated other comprehensive income-related adjustments	-9,599				
Other deductions from common equity tier 1 capital	0				
Subtotal:	3,157,511				
Adjustments and deductions for common equity tier 1 capital	0				
Common equity tier 1 capital	3,157,511				
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0				
Non-qualifying capital instruments	0				
Tier 1 minority interest not included in common equity tier 1 capital	0				
Additional tier 1 capital before deductions	0				
Less: Additional tier 1 capital deductions	0				
Additional tier 1 capital	0				
Tier 1 Capital	3,157,511				
Tier 2 Capital					
Tier 2 capital instruments and related surplus	320,374				
Non-qualifying capital instruments	0				
Total capital minority interest not included in tier 1 capital	0				
Allowance for loan and lease losses in tier 2 capital	33,990				
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	354,364				
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0				
Tier 2 capital	354,364				
Exited advanced approach tier 2 capital					
Total capital	3,511,875				
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	13,738,757				
Less: Deductions from common equity tier 1 capital	2,033,093				
Less: Other deductions	0				
Total assets for leverage ratio	11,705,664				
Total risk-weighted assets	13,180,826				
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	23.96														
Common equity tier 1 capital, column B	0														
Tier 1 capital, column A	23.96														
Tier 1 capital, column B	0														
Total capital, column A	26.64														
Total capital, column B	0														
Tier 1 leverage	26.97														
Supplementary leverage ratio, advanced approaches HCs															

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0						
Total property and casualty assets	0						
Reinsurance recoverables (P/C)							
Total life and health assets	0						
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0						
Total insurance underwriting equity	0						
Total property and casualty equity	0						
Total life and health equity	0						
Total insurance underwriting net income	0						
Total property and casualty	0						
Total life and health	0						
Claims and claims adjusted expense reserves (P/C)	0						
Unearned premiums (P/C)	0						
Policyholder benefit and contractholder funds (L/H)	0						
Separate account liabilities (L/H)	0						
Insurance activities revenue	0						
Other insurance activities income	0						
Insurance and reinsurance underwriting income	0						
Premiums	0						
Credit related insurance underwriting	0						
Other insurance underwriting	0						
Insurance benefits, losses, expenses	0						
Net assets of insurance underwriting subsidiaries	0						
Life insurance assets	2,067						

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0														
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0														
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0														
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0														
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.06														
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	39,708														
Net assets of broker-dealer subsidiaries / Consolidated assets	0.25														

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0				
Real estate loans	0				
Commercial and industrial loans	0				
Loans to depository institutions and other banks acceptances	0				
Loans to foreign governments and institutions	0				
Loans to individuals	0				
Agricultural loans	0				
Other foreign loans	0				
Lease financing receivables	0				
Debt securities	18,891				
Interest-bearing bank balances	3,696				
Total selected foreign assets	22,587				
Total foreign deposits	0				
Interest-bearing deposits	0				
Non-interest-bearing deposits	0				

	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans															
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases															
Total selected assets															
Deposits															

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		5,467,325						
1–4 family residential loans		27,006						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and industrial loans		0						
All other loans and leases		5,440,319						
Retained credit exposure		0						
1–4 family residential loans		0						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and industrial loans		0						
All other loans and leases		0						
Unused commitments to provide liquidity (servicer advance)		0						
Seller's interest carried as securities and loans		0						
Home equity lines		0						
Credit card receivables		0						
Commercial and industrial loans		0						
Asset-backed commercial paper conduits		0						
Credit exposure from credit enhancements provided to conduit structures		0						
Liquidity commitments provided to conduit structures		0						
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities		34.53						
1–4 family residential loans		0.17						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and Industrial loans		0						
All other loans and leases		34.36						
Asset-backed commercial paper conduits		0						
Credit exposure from credit enhancements provided to conduit structures		0						
Liquidity commitments provided to conduit structures		0						
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		0.76						
Home equity lines		0						
Credit card receivables		1.31						
Auto loans and other consumer loans		64.71						
Commercial and industrial loans		0.05						
All other loans and leases		33.17						

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0						
1–4 family residential loans.....	0						
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	0						
Unused commitments to provide liquidity (servicer advance).....	0						
Seller's interest carried as securities and loans.....	0						
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans.....							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0						
Total retained credit exposure and asset sale credit exposure.....	187.60						
	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans.....	0						
Home equity lines.....	0						
Credit card receivables.....	0						
Auto loans.....	0						
Commercial and industrial loans.....	0						
All other loans and leases.....	36,719						
Total 30–89 days past due securitized assets.....	36,719						
90+ Days Past Due Securitized Assets							
1–4 family residential loans.....	0						
Home equity lines.....	0						
Credit card receivables.....	0						
Auto loans.....	0						
Commercial and industrial loans.....	0						
All other loans and leases.....	11,063						
Total 90+ days past due securitized assets.....	11,063						
Total past due securitized assets.....	47,782						
Net Losses on Securitized Assets							
1–4 family residential loans.....	0						
Home equity lines.....	0						
Credit card receivables.....	0						
Auto loans.....	0						
Commercial and industrial loans.....	0						
All other loans and leases.....	36,671						
Total net losses on securitized assets.....	36,671						

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.67				
Total 30–89 days past due securitized assets	0.67				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.20				
Total 90+ days past due securitized assets	0.20				
Total past due securitized assets percent of securitized assets	0.87				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.90				
Total net losses on securitized assets	0.89				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables	3.40				
Commercial and industrial loans	0				
All other loans and leases	0.36				
Total managed loans past due 30–89 days	0.40				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables	3.80				
Commercial and industrial loans	0				
All other loans and leases	0.09				
Total managed loans past due 90+ days	0.14				
Total Past Due Managed Assets	0.53				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables	7.62				
Commercial and industrial loans	-0.06				
All other loans and leases	0.30				
Net Losses on Managed Assets Percent of Total Managed Assets	0.39				

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Income from nonbank subsidiaries	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Income from subsidiary holding companies	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Total income from subsidiaries	0						
Securities gains (losses)	0						
Other operating income	0						
Total operating income	0						
Operating Expenses							
Personnel expenses	0						
Interest expense	3,804						
Other expenses	19,376						
Provision for loan and lease losses	0						
Total operating expenses	23,180						
Income (loss) before taxes	-23,180						
Applicable income taxes (credit)	0						
Extraordinary items							
Income before undistributed income of subsidiaries	-23,180						
Equity in undistributed income of subsidiaries	-257,221						
Bank subsidiaries	0						
Nonbank subsidiaries	-21,319						
Subsidiary holding companies	-235,902						
Net income (loss)	-280,401						
Memoranda							
Bank net income	0						
Nonbank net income	-21,319						
Subsidiary holding companys' net income	-235,902						

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	0	0								
Common and preferred stock	0	0								
Excess cost over fair value	0	0								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Investment in nonbank subsidiaries	-49,278	-0.72								
Common and preferred stock	-49,278	-0.72								
Excess cost over fair value	0	0								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Investment in subsidiary holding companies	5,827,631	85.13								
Common and preferred stock	4,682,166	68.40								
Excess cost over fair value	1,145,465	16.73								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0								
Securities	0	0								
Securities purchased (reverse repos)	0	0								
Cash and due from affiliated depository institution	0	0								
Cash and due from unrelated depository institution	200	0								
Premises, furnishings, fixtures and equipment	0	0								
Intangible assets	934,256	13.65								
Other assets	132,718	1.94								
Balance due from subsidiaries and related institutions	0	0								
Total assets	6,845,527	100.00		100.00		100.00				
Liabilities and Capital										
Deposits	0	0								
Securities sold (repos)	0	0								
Commercial paper	0	0								
Other borrowings 1 year or less	0	0								
Borrowings with maturity over 1 year	1,179,313	17.23								
Subordinated notes and debentures	0	0								
Other liabilities	164,834	2.41								
Balance due to subsidiaries and related institutions	0	0								
Total liabilities	1,344,147	19.64								
Equity Capital	5,501,380	80.36								
Perpetual preferred stock (income surplus)	320,374	4.68								
Common stock	92	0								
Common surplus	6,654,026	97.20								
Retained earnings	-1,463,513	-21.38								
Accumulated other comprehensive income	-9,599	-0.14								
Other equity capital components	0	0								
Total liabilities and equity capital	6,845,527	100.00		100.00		100.00				
Memoranda										
Loans and advances from bank subsidiaries	0	0								
Loans and advances from nonbank subsidiaries	0	0								
Notes payable to subsidiaries that issued TPS	0	0								
Loans and advances from subsidiary holding companies	0	0								
Subordinated and long-term debt 1 year or less	0	0								
Guaranteed loans to banks, nonbanks, and holding companies	486,820	7.11								

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	-8.12														
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks															
Subsidiary HCs net income / Average equity investment in sub HCs	-5.38														
Bank net income / Parent net income															
Nonbank net income / Parent net income															
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	24.43														
Total debt / Equity capital	21.44														
Total debt + notes payable to subs that issued TPS / Equity capital	21.44														
Total debt + Loans guaranteed for affiliate / Equity capital	30.29														
Total debt / Equity capital – excess over fair value	27.07														
Long-term debt / Equity capital	21.44														
Short-term debt / Equity capital	0														
Current portion of long-term debt / Equity capital	0														
Excess cost over fair value / Equity capital	20.82														
Long-term debt / Consolidated long-term debt	30.52														
Double Leverage															
Equity investment in subs / Equity capital	105.03														
Total investment in subs / Equity capital	105.03														
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)															
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	6.64														
Cash from ops + noncash items + op expense / Op expense + dividend	1,184.56														
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.17														
Pretax operating income + interest expense / Interest expense	-509.36														
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-509.36														
Dividends + interest from subsidiaries / Interest expense + dividends	0														
Fees + other income from subsidiaries / Salary + other expenses	0														
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	0														
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0														
To nonbank subsidiaries	0														
To subsidiary holding companies	8.85														
Total	8.85														
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	49.35														
Combined thrift assets (reported only by bank holding companies)	0														
Combined foreign nonbank subsidiary assets	0.29														

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Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....															
Dividends declared / Net income															
Net income – dividends / Average equity	-8.99														
Percent of Dividends Paid															
Dividends from bank subsidiaries	0														
Dividends from nonbank subsidiaries	0														
Dividends from subsidiary holding companies.....	0														
Dividends from all subsidiaries	0														
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries															
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries.....															
Management and service fees from nonbank subsidiaries															
Other income from nonbank subsidiaries.....															
Operating income from nonbank subsidiaries															
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries.....															
Management and service fees from nonbank subsidiaries															
Other income from nonbank subsidiaries.....															
Operating income from nonbank subsidiaries															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies.....															
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt	0														